

Exhibit 10

Date: 10/27/20

To Judge Ross:

I met Billy Schwarze when he and my son Giovanni Ferrara began attending classes at Chaminade. It was through the lower school's basketball program we became familiar with Billy and the other students in his class. Billy was shy and yet personable enough that he and Giovanni became friends and in time the friendship grew and a brotherhood amongst all the boys developed and matured over the years.

Billy made every effort to participate in the sports programs at Chaminade. As the boys evolved into higher levels of competition, and though he did not have the athletic framework to participate at that level, Billy always contributed on the sidelines and provided the teams with positive energy and influence.

I noticed as they aged into high school the various roles of leadership and fellowship that each boy attributed himself too. Billy highly contributed to both leadership and fellowship among his peers. I also notice Billy motivating himself, his team and classmates to persevere and rise-up against the odds of any endeavor. Always complementing and congratulating others on a job well done, hard fought, well played, Billy was a respected champion for all.

Billy never let down. I saw that others counted on his help, motivation and aid. I admired how the Chaminade staff embraced Billy's enthusiasm for sports and encouraged him to participate by pursuing his strengths which resulted in a position on a variety of varsity sports as a team manager or assistant to the coaches.

From my point of view, it was basketball and football, but Billy always showed up for other school events too, with the same fundamental positive high energy and enthusiasm which became his trademark style.

I found Billy to be very respectful and courteous to everyone. He was well-mannered to parents and other adults without exception. I truly cannot recall a time where Billy was ever out of line. I found him very genuine of heart, mind and intentions. I am of the impression that Billy always took others into consideration as he is thoughtful, generous and giving of his time.

It would appear not much had changed after graduating high school, except age and experience. Billy would still drop by our house at the holidays to say hello to my son Giovanni and the rest of the family. We enjoyed his stories; what he had been up to and who he kept in contact with from Chaminade. He enjoyed reflecting on his time in high school with his friends and the fellowship they shared.

Billy to me is a bright young man, upbeat and positive in his outlook, with a can-do attitude, a willingness to help others and on the ready to be there for you.

He has a trademark style as I've mentioned which to me represents the best of who he is, genuine of heart, mind and intention.

Respectfully submitted on behalf of Billy Schwarze.

Kathy J. Ferrara

Mother of Giovanni Ferrara, high school friend of Billy's.